

## **FACTS ABOUT RENTERS INSURANCE**

TO: Resident(s): \_\_\_\_\_

Address \_\_\_\_\_

The purpose of this letter is to inform you concerning insurance coverage so that you can protect yourself against loss, and to help prevent misunderstanding about the owner's insurance coverage. It is not an effort by the Owner/Management Representative to change responsibilities that is done by the state legislature and the courts.

1. Monterey Bay Military Housing will maintain renters insurance for the families; however, this may not cover all losses or damages.
2. The owner's insurance company may have the right to attempt (under the "subrogation clause") to recover from the resident(s) payments made under owner's policy for damages or injury to owner's property that is caused by resident, resident's guest(s) or child (children).
3. The following is a list of possible misfortunes (but not limited to) you could be held legally responsible for:
  - a. Your babysitter injures herself in your apartment.
  - b. Your defective electrical extension cord starts a fire, which causes damage to the building and/or the personal property of others.
  - c. A friend is injured while helping you slide out your refrigerator so you can clean behind it.
  - d. While fixing your television set, a repair person hired by you is injured when they slip on the floor you have just waxed.
  - e. Your locked car is broken into and your personal property, and that of a friend's, is stolen.
  - f. A burglar breaks your front door lock and steals your valuables or personal property.
  - g. Damages resulting from a waterbed leak.
4. If you desire to protect yourself and your property against loss, damage, or liability, the owner strongly recommends you consult with your insurance agent and obtain appropriate coverage for fire, theft, liability, workers' compensation and other perils.

\_\_\_\_\_  
Management Representative

\_\_\_\_\_  
Resident                      Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Resident                      Date